Certificate Number: 15111-PAM-DE-033488699

Bankruptcy Case Number: 16-04680



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 1, 2019, at 6:29 o'clock AM EDT, Freeman Lee Robinson Jr. completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 1, 2019 By: /s/Stephanie Sandison for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education